

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Michael K. Tillman
Deborah Lynn Tillman
Debtors

Case No. 14-14169-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.

db/jdb +Michael K. Tillman, Deborah Lynn Tillman, 336 Taylors Mill Road,
West Chester, PA 19380-4110
13361225 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13376997 +Craig S. Burnett, Valerie L. Burnett, 709 Hillside Drive, West Chester, PA 19380-2359
13351489 +Michael J. Bresnahan, 310 N. High St., West Chester, PA 19380-2614
13642495 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
13314278 +Robin L. Misetic and Maryann V. Misetic, 202 N. Washington St,
Kennett Square, PA 19348-2834
13334843 +The Chester County Hospital, c/o Tabas & Rosen, P.C., 1601 Market Street, Suite 2300,
Philadelphia, PA 19103-2306
13404361 +Valley Forge Convention Center Partners, Josiah Knapp, Esquire,
1600 Market Street, Ste. 1416, Philadelphia, PA 19103-7201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: megan.harper@phila.gov Jan 04 2020 03:07:24 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 04 2020 03:06:49
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 04 2020 03:07:11 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13375639 EDI: BECKLEE.COM Jan 04 2020 07:53:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13371438 EDI: BL-BECKET.COM Jan 04 2020 07:53:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
13314265 +EDI: CRFRSTNA.COM Jan 04 2020 07:53:00 Credit First/CFNA, BK13 Credit Operations,
PO Box 818011, Cleveland, OH 44181-8011
13390241 EDI: PRA.COM Jan 04 2020 07:53:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13362838 EDI: Q3G.COM Jan 04 2020 07:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
13795608* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2020 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor EverBank ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
ALEXANDRA T. GARCIA on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
CELINE P. DERKRIKORIAN on behalf of Creditor EverBank ecfmail@mwc-law.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

DENISE ELIZABETH CARLON on behalf of Creditor NATIONSTAR MORTGAGE, LLC.
bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE, LLC. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE, LLC. bkgroup@kmlawgroup.com
MICHAEL J. BRESNAHAN on behalf of Michael J Bresnahan mikewcpsu@verizon.net
MICHAEL J. BRESNAHAN on behalf of Debtor Michael K. Tillman mikewcpsu@verizon.net
MICHAEL J. BRESNAHAN on behalf of Joint Debtor Deborah Lynn Tillman mikewcpsu@verizon.net
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmil@readingch13.com
REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE, LLC. bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
THOMAS I. PULEO on behalf of Creditor NATIONSTAR MORTGAGE, LLC. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

Information to identify the case:			
Debtor 1	Michael K. Tillman		
	First Name	Middle Name	Last Name
Debtor 2	Deborah Lynn Tillman		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-14169-jkf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael K. Tillman

Deborah Lynn Tillman

1/2/20

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.